

Miller & Rhoads

The Day After Christmas

With us, it is the time for a readjustment of our stocks of Xmas merchandise.

One discovery, just made, is that there is many slightly soiled articles and some odds and ends in the various departments of the store.

Perhaps you overlooked someone in your gift-making. Or perhaps someone overlooked you; not exactly, but failed to correctly anticipate the article you wanted most. In either event *Here Is Your Opportunity!*

There are many items on sale that will be exceedingly interesting to after-holiday shoppers.

MILLER & RHoads.

SKETCHES FROM LIFE - By Temple



"Redeemed"

BODY OF SUICIDE BURIED DURING SNOWSTORM

Rev. Russell Cecil Conducts Funeral of Miss Elizabeth Smith, Who Leaped 120 Feet to Death.

A hearse, bearing the body of Miss Elizabeth Smith, and followed by five carriages, wended its way through the snowstorm of Christmas morning to the grave in Hollywood Cemetery where the body of the young woman who jumped from a window on the tenth floor of the Mutual Building Wednesday afternoon, was buried. The funeral services were conducted by Rev. Russell Cecil, D. D., of the Second Presbyterian Church, in the offices of Undertaker L. T. Christian at 10 o'clock.

The mother of the suicide and two of her sisters were unable to come to Richmond for the funeral, but two brothers and another sister were present. They will leave for their respective homes in a few days, it is said. While in the city they have been stopping with Mrs. Laura Bigger, 15 South Fifth Street, where Miss Smith had been boarding for some months.

Miss Smith leaped from the window of the tenth floor of the Mutual Building Wednesday afternoon within a few feet of Main Street, crowded with throngs of Christmas shoppers. Her body struck an iron railing in the court on the western side of the building and rebounded to an areaway some ten feet below. It is estimated that the distance of the entire fall was some 120 feet. The body was badly crushed, and several articles of jewelry worn by the young woman at the time were shattered to pieces. Death is said to have been instantaneous. Dependence, caused by ill health, is the reason given for the suicide.

The literary society of the Young Men's Hebrew Association will hold its monthly meeting Sunday night at 8:30 o'clock at the association's headquarters, 412 North Eighth Street. An entertaining program has been prepared for the occasion. Dr. Joseph Bear will preside.

Mr. Mosby is improving. Junius B. Mosby, of 1800 West Grace Street, who suffered a stroke of paralysis two weeks ago, is reported to be slightly improved. Mr. Mosby was formerly one of the leading retail merchants of the city, being the founder of J. B. Mosby & Co. He retired from active participation in the business several years ago.

TRAIN ARRIVES WITH BLOOD MARKS ON ENGINE

Man and Woman Instantly Killed When R. F. & P. Express Strikes Buggy.

Blood marks on the front of his giant machine informed Engineer Thomas Brown, of train No. 51, of the Richmond, Fredericksburg and Potomac Railroad, Thursday night of an accident that had occurred somewhere north of Richmond.

Investigation showed that a colored man and his wife had been killed near Hall's Lane, just north of Millford, about 6 o'clock. It is said that the driver had left the crossing and was proceeding north on the southbound track, and was thirty feet from the crossing when the buggy was struck. The buggy was hurled from the tracks, the horse was killed and the man and woman must have died immediately. The body of one was found sixty feet from the railroad tracks, and the body of the other lay twenty feet away.

Engineer Brown knew nothing of the accident until his train pulled into Richmond, when the blood-spattered front of the engine disclosed the tragedy which occurred. Investigation was begun immediately, and the bodies of the victims were found. The name of the man and his wife was Morton, and they lived near Palgas.

MASONIC SERVICE

Knights Templar Hold Ceremony at Temple at Noon.

An attractive program was rendered at the Christmas service of the Richmond Commandery, No. 2, and the Commandery of St. Andrew, No. 13, Knights Templar, at noon yesterday at the Masonic Temple. The program of the service follows: welcome by the Virginia Association, Frank T. McFadden, D. D.; hymn, "All Hail the Power of Jesus' Name"; toast, Most Eminent Grand Master, Arthur Macdonald; response, E. D. Hotchkiss; toast, the Grand Commander of Virginia, E. R. Fuller; response, Sol. Curchins; toast, Richmond Commandery, No. 2, "Our Mother," H. L. McConnell; response, D. C. O'Flaherty; toast, "Why We Celebrate To-Day," Rev. James Y. Fair, D. D.; benediction, Rev. Frank T. McFadden, D. D.

The Savings Habit Will Become Easy

If You Will Start
MONDAY, DECEMBER 28th,
as a Member of the

CHRISTMAS THRIFT CLUB

OF

The American National Bank

We want you to make this YOUR BANK; to feel that you can come and go and receive every courtesy that a big public-spirited Bank can offer. JOINING IS VERY SIMPLE! Just bring the first week's payment—either 25c, 50c, \$1.00 or \$2.00. You will be given a COUPON BOOK in your name, showing amount paid. IF YOU CANNOT COME to the Bank, GET A FRIEND TO JOIN FOR YOU or SEND the first week's deposit BY MAIL. We will send your Coupon Book to you. THREE PER CENT INTEREST is paid on these deposits. Make sure your SECURITY and SERVICE for the coming year.

THE AMERICAN NATIONAL BANK

Corner Tenth and Main Streets.

RICHMOND, VA.

Capital and Surplus . . . \$1,600,000
Resources . . . \$9,500,000

Sixteen Dollars

Is still the ruling price to-day on hundreds of choice SUITS and OVERCOATS, which are worth up to \$28.00. Many additions have been made for To-Day's Special Selling.

Gans-Rady Company

PRESBYTERY TO ACT ON PETITION OF CHURCHES

Meets Here Monday to Pass on Consolidation of Congregations.

NO OPPOSITION EXPECTED

Church of the Covenant and Grace Street Presbyterian Church Will Probably Be Given Permission to Unite After April 1.

Members of East Hanover Presbytery will meet on Monday morning for the purpose of acting upon a joint petition from the congregations of Grace Street Presbyterian Church and the Church of the Covenant, asking that the bodies be permitted to consolidate under the name of Grace-Covenant Presbyterian Church. The meeting will be held at 11 o'clock in the chapel at the Presbyterian Publishing House, on Sixth Street, and Rev. Robert C. Gilmore, of Fredericksburg, moderator of East Hanover Presbytery, will preside.

Both congregations have agreed upon the plan of consolidation, and have passed resolutions identical in wording. They have agreed upon the name for the united church, and all preliminary matters have been arranged. Only the consent of the presbytery is needed to make the consolidation effective. Unless other churches in the city offer some valid objection to the merger, it is expected that the granting of permission will be a mere formality.

PLAN OF UNION TO TAKE EFFECT ON APRIL 1

Under the plan of union adopted by the congregations, each will continue as a separate church until April 1, when all church property will be turned over to trustees, composed of the official bodies of both churches. A building committee of eight, four from each church, is to be appointed, with authority to select a site between Harrison Street and Lee Circle upon which to erect a new house of worship for the joint congregation. It will then report back to the official bodies, which must ratify the selection. Plans for the new building will then be drawn. Rev. J. Calvin Stewart, D. D., pastor of the Church of the Covenant, will be the pastor of the united congregation. The official bodies of the two churches will be merged, and will become the official body of the united church.

Grace Street Presbyterian Church two years ago sold its building at Fourth and Grace Streets, and has about \$95,000 in hand. The Church of the Covenant occupies a comparatively new building at Park Avenue and Harrison Streets, which is to be sold. The proceeds from both sales will be used to purchase a lot and pay the cost of the new building.

HARRISON GREET MEN

President of Southern Railway Sends Message of Cheer to Employees.

Every employee of the Southern Railway Company yesterday received a copy of the following telegram sent by President Fairfax Harrison: "I send you and your families, one and all, a cordial Christmas greeting and my sincerest thanks for your loyal service to the company, and the support you have given me personally during the past year. I am proud to be associated with you."

DISCOUNTED PAPER NOW AMOUNTS TO \$1,183,871

Sixth Weekly Statement of Richmond Reserve Bank Reflects Sound Growth.

INDEX TO BANK'S SERVICE

Rediscounting of Commercial Obligations Is Life-Blood of New System, and Local Institution Shows Steady Increase of This Function.

A healthy growth in the rediscounting operations of the Federal Reserve Bank of Richmond is reflected by the statement of the bank's condition at the close of business on December 24, issued yesterday by Governor George J. Sey. The statement shows that the bank has in its vaults discounted commercial paper to the value of \$1,183,871.65. For the first time since the opening, six weeks ago, the bank's reserve funds, exclusive of the Federal Reserve Bank, have reached the million-dollar mark.

Since the life-blood of the new Federal banking system is negotiable commercial paper, the extent to which the reserve funds, exclusive of the Federal Reserve Bank, have reached the million-dollar mark, since the establishment, bears witness to the steady growth of the Richmond bank's discounting operations.

DISCOUNTING OPERATIONS SHOW STEADY INCREASE

The first weekly statement of the bank's condition was issued by Governor Sey on November 21. The bank undertook no discounting during the first week of its operation, devoting its efforts to the collection of the reserve and capital stock payments. At that time due from the member banks, the statement of November 28 showed that the bank had rediscounted bills in the amount of \$113,352.49. A week later, according to the statement of December 5, this item had increased to \$405,430. On December 12, the weekly statement returned rediscounted bills to \$748,000, and a week later still, \$963,706.65. The high mark in discounting operations was reached this week, when the rediscounts, at the close of business Thursday, aggregated \$1,183,871.65.

Beginning on Monday, the local bank will reduce the discount rate on day maturities from 5 1/2 per cent, the present rate on this class of paper, to 5 per cent, the discount rate now enjoyed only by thirty-day maturities. It will reduce also from 6 per cent to 5 1/2 per cent the discount rate on commercial paper maturing from sixty to ninety days. The rate on maturities over ninety days will be 6 per cent.

WEEKLY STATEMENT OF BANK'S CONDITION

The statement issued by Governor Sey yesterday follows:

Condition of Federal Reserve Bank of Richmond, at close of business, December 24, 1914.

Assets.

Cash on hand: Gold coin and certificates, \$4,431,950.60

Legal tender, silver certificates, 56,912.00

Total, \$4,488,862.60

Bills discounted, \$1,183,871.65

All other assets, 70,598.92

Total, \$5,743,233.17

Liabilities.

Capital paid in, \$1,093,616.67

Reserve Deposits, 7,437,249.39

Due to other Federal Reserve banks, 424,288.51

Federal reserve notes in circulation, 787,100.00

All other liabilities, 200.00

Total, \$9,742,454.57

Gold reserve against all liabilities, 97 per cent.

Cash reserve against all liabilities, after setting aside 40 per cent gold reserve for Federal reserve notes in circulation, 104 per cent.

JEWS ARE IN SYMPATHY WITH CHRISTMAS SPIRIT

Believe It Is a True Expression of the Teaching of Their Faith.

The Jews are thoroughly in sympathy with the Christmas spirit of happiness, peace and good cheer, for such is a true expression of the teachings of their faith, according to assertions made last night at Beth Anabab Synagogue by Dr. E. N. Calisch. His subject was "The Synagogue at Christmas," and he said that there is no denying that the synagogue, as well as practically everything else, is deeply influenced by the celebration of Christmas.

"What should be the attitude of the Synagogue to Christmas, and what has been the effect of the Christmas celebrations?" asked the speaker. "Shall we yield to the observation of Christmas, or shall we oppose it? We do yield. Jews participate nearly as fully in the observation of Christmas as do Christians."

After he had discussed the origin and history of Christmas observance, Dr. Calisch said that Christmas has outgrown the good cheer, and is now observed by individuals, and is consequently an outpouring of a true spirit of "Peace on earth and good will toward men." He said that it is just this spirit that the synagogue is striving to foster.

CHRISTMAS-TREE FIRE

Blaze in Home of J. A. Hutcheson, on Floyd Avenue.

A Christmas tree caught fire in the home of J. A. Hutcheson, 813 Floyd Avenue, about 9:30 o'clock Thursday night and slightly damaged the room. "It is unknown exactly how the blaze started," Engine Company No. 6 responded last night, but it was extinguished and the fire extinguished.

FIRE FROM DEFECTIVE FLUE BURNS RESIDENCE

Home of Richard L. Fox, on Hermantage Road, Is Practically Destroyed.

LITTLE INSURANCE CARRIED

Neighbors Passing Dwelling Discovers Fire—Little Furniture Was Saved. Mrs. Fox Alone in House When Fire Broke Out.

Fire, starting from a defective flue in a lower room, practically destroyed the seven-room residence of Richard L. Fox, on Hermantage Road, near the A. P. Hill Monument, yesterday morning at 9 o'clock. The loss is approximately \$3,000, with little insurance. Much of the furniture was destroyed, but the fire had gained considerable headway before it was discovered.

The fire department from Glendale Park fire station hurried to the burning house as soon as the alarm was sounded, but it could accomplish little because the flames had gained such headway. Neighbors hurried to the burning building to offer whatever assistance they could in moving out the furniture when it was seen that the house was doomed.

Neighbors passing the house saw smoke issuing from a lower window and hurried to inform occupants of the residence. Mrs. Fox was in the house alone when the fire broke out. She knew nothing of it until told by neighbors last night. Mrs. Fox had been with neighbors until the return of her husband.

PROMPT FIRE COMPANY SAVES BURNING RESIDENCE

Fire in Barton Heights Had Gained Great Headway When Alarm Was Sounded.

Fire originating from the furnace in the basement of the residence of H. C. Wright, 519 Virginia Avenue, in Barton Heights, Thursday afternoon at 2 o'clock, would have destroyed the house completely had it not been for prompt and efficient work by the Barton Heights fire company. No. 16, at 715 North 11th Street.

The flames had already gained great headway when the alarm was sounded and it is said that the skillful work of the fire company saved the burning residence and prevented the fire from spreading to adjoining buildings. The total loss is estimated at \$1,000, covered by insurance. The fire created considerable excitement in Barton Heights, and the fire company was called in dragging furniture from the burning building. The furniture was not damaged.

DISORDERLY ON CAR

Mike Duggins Arrested on Complaint of Motorist and Conducted to Precinct.

Mike Duggins was arrested Thursday night by Policeman Hertzsch at the Fifth Street car, who said that he had become disorderly on the car, and had been taken to the First Precinct Station where he will be held pending his arraignment in the Police Court.

According to the car crew, Duggins was on the front seat and propped his feet on the long seat along the side near the front door. The motorman told him to take them down, and if he refused, he would be taken to the station to a quarrel, and in a few minutes it was said that they were engaged in a quarrel. The motorman, Duggins was taken to the First Precinct Station where he will be held pending his arraignment in the Police Court.

The cars were blocked at this point for more than fifteen minutes as a result of the fight. It is said that according to what the car crew—L. B. Boone and E. P. Ferrin—told Policeman Thornton, both colored, were arrested charged with carrying concealed razor. The woman was arrested by Policeman Patterson and Williams and Hord, and Thornton, both colored, were arrested charged with carrying concealed razor. Each will be arraigned in the Police Court this morning.

Robbery Reported

Miss Constance Boyd, 201 East Franklin Street, last night reported to the police that a handsome cameo locket and chain, a cane bag, a silver and brodered handkerchief, a box of notepaper and several pair of hose had been stolen from her room yesterday between 3 and 6 o'clock.

THE SAVINGS BANK OF RICHMOND
117 E. MAIN ST.
Your home is your castle. Try and secure one. The Savings Bank will show you how you can do it.
FEDERAL RESERVE SYSTEM
POSTAL SAVINGS DEPOSITORY

NO HOLIDAY FOR JUDGE OF LOCAL POLICE COURT

Justice Crutchfield Holds Christmas-Morning Court and Delegates Justice to Varied Array of Offenders.

Christmas morning found Justice Crutchfield in his regular place on the bench of the Police Court, ready to deal with the number of drunks and disorderlies and other offenses against the laws, which were strictly enforced by the police in order to insure a peaceful and happy Christmas.

The early part of Christmas Eve was one of the most quiet days which the local Police Department has experienced, but between 11:30 o'clock and on until almost daylight yesterday morning the overabundance in things alcoholic made itself apparent in the shape of several shooting scrapes, a number of fighting affairs and arrests for fighting in the streets.

John Ellis, colored, was arrested by Policemen Clarke and Harding on a charge of carrying a concealed pistol. He was fined the usual \$100 and costs in court yesterday.

William Jones, colored, another man who carried a pistol concealed on his person Christmas Eve, was arrested by Policemen Hord and was fined a similar sum when arraigned before Justice Crutchfield.

A man who gave the name of John Brown at the First Police Station, to which he was sent by Policemen Lear after that officer had arrested him on a charge of being drunk and disorderly and with interfering with women on the streets, was fined \$10 and costs.

William Terrell, colored, charged with being drunk and disorderly and threatening to cut Columbus Wright and S. Promence, was fined \$10.

Edward Brown, colored, arrested by Policemen Samuels on a charge of shooting a pistol in the streets, was fined \$10 and costs.

W. F. Kelham, fifty years old, arrested by Policemen Shortell on a warrant charging him with assaulting C. A. Trimmer, will be arraigned in the Police Court on the charge on December 28.

FINANCE COMMITTEE TO MEET ON JANUARY 6

Speaker Cox Assured by House Members That They Will Report for Duty.

Speaker Edwin P. Cox, of the House of Delegates, has received assurance from almost every member of the Finance Committee of the House that each will be present at the first meeting of the body, which will be held one week before the General Assembly is convened for the special session.

It is not the intention of the committee to enter into any discussion of tax legislation. The body merely desires to be prepared to handle business matters expeditiously, with a view to facilitating the work of the Legislature. There are many items of business of a routine nature that will be referred to the Finance Committee in the regular course of the session which can be anticipated and discussed in advance. These matters the committee will be prepared to vote on immediately, thereby saving much time. The sole object of the meeting is to dispatch these matters of business.

NEGRO EDUCATORS WILL HOLD CONFERENCE HERE

Will Discuss Methods of Standardizing Colored Industrial and High Schools of State.

Arrangements are being made for the ninth annual conference of colored educators, representing the leading Negro institutions of the State. The conference will begin on Wednesday afternoon, and will continue through the following day. The meeting will be held at the Virginia Union University, and it is expected that practically all colored industrial and high schools will be represented.

It is expected that the conference will be more definite and helpful than its predecessors. The subjects to be discussed are of vital importance to the schools. The general subject will be "The Standardizing of Our Schools" and the "Real Secondary School." All teachers are invited to attend the sessions, which will begin at 2:30 o'clock on Wednesday afternoon, December 28. It is probable that well-known negro educators from without the State will make addresses during the conference.

NO NAMES YET

To this time the name of no candidate for the seat in the State Senate made vacant by the death of Senator Edward Echols, has reached the State press here. No little curiosity is expressed by the press regarding the coming special election in the senatorial district embracing the counties of Highland, Augusta and the city of Staunton.

It is assumed that there will be several candidates, but no official word is being given. The names of the candidates will be given in a time-out-of-respect for the memory of the deceased Senator. The special election will be held several days after the Governor's State, the date being January 19.

Seventy-Four Prisoners Released.

On pardons issued by Justice Crutchfield seventy-four inmates of the City Jail were early yesterday morning given their liberty as a Christmas present. The pardons were given to men who were men who had been sentenced to jail for petty offenses. It was said shortly after their release that each of them was an old offender, and that the probability was that most of the seventy-four would be behind the bars again within forty-eight hours.

Automobile Accidents.

A wagon belonging to Frank Mosley, 15 East Main Street, was struck by an automobile before 7 A.M. yesterday morning on Franklin Street about noon yesterday.

The police patrol of the First Station was struck by a street car at Seventh and Broad Streets late yesterday afternoon, and the rear step slightly damaged. No one was injured in either accident, both of which are said to have been unavoidable.

KILLED IN STREET FIGHT

Thomas Richardson, Colored, Shot at Beech and Chaffin Streets.

During a street fight at Beech and Chaffin Streets early yesterday morning Thomas Richardson, colored, was shot to death by a negro who to his credit, Frank James, James was taken from a house at 1104 Chaffin Street by Policemen Whitlock after a brief fight with John James, a brother, John James was also arrested by the police on a charge of interfering with the police, and was yesterday fined \$25 and costs in the Police Court. The case against Frank James was continued until December 30. James was shot during the brawl by either Richardson or an unknown negro, the information received by Policemen Whitlock and Willis and Peterkin, varying on this point. Both men are said to have drawn their revolvers and fired after a few remarks had been passed between them, but no one was a number of negroes on the scene. It is not known whether Richardson was shot by the dead man's friend, who was with him. The coroner's inquest over the body of Richardson will be held in the City Hall this morning at 11 o'clock.

Horse Suffocated.

A horse was suffocated in the stable in the rear of 724 North Fifth Street yesterday afternoon during the burning of the building. The stable, owned by a barber named Peyton, according to the records of the Fire Department, was practically destroyed. It is not known how the fire started.